

Amendments to the Specification:

- *Please replace the paragraph at p. 3, line 19 - p. 4, l. 2 with the following paragraph:*

A1
-- Credit cards for instance are unsecured loans. Under financial regulations, if an account is delinquent for a certain number of months, a bank may no longer be able to record or list that account as an asset. Thus, receiving only a portion of one month's regular calculated payment may not be beneficial to a bank if, even after the payment, the account may remain delinquent by the same number or a greater number of months. --

- *Please replace the paragraph at p. 5, ll. 5-10 with the following paragraph:*

A2
-- Although certain banks have tracked the aggregate movement of [[an]] accounts through different levels of delinquency in the past, movement of accounts through buckets has ~~have~~ not been used as a management tool at least at the level of CSRs or other employees. Thus, managers have not been able to assess the individual impact ~~individual~~ that CSRs, teams of CSRs or other units have on so-called roll rates (movement of accounts between buckets) and other aspects of financial performance. Other drawbacks exist. --